



# Integrating Payment Solutions for ISVs

## Introduction

This document outlines the integration options and recommendations for Independent Software Vendors (ISVs) who require interfacing their business applications with payment devices, such as PIN pads. We will discuss various scenarios and the corresponding integration approaches, emphasizing the use of the SPIn (Semi-integrated solution) protocol and related APIs provided by iPOS Systems.

## Business Need

ISVs have diverse business needs when it comes to processing payments. These needs range from accepting payments using external devices to customizing payment processes and providing payment links to customers. Below, we address these requirements along with recommended integration approaches.

### SCENARIO 1: PC with Internet Connectivity

**Business Need:** ISVs operate a cash register application on a PC with internet connectivity and the ability to interface with a PIN pad.

**Recommended Integration Approach:**

- Cloud Mode Integration: Integrate the SPIn protocol and set up the payment device in Cloud Mode, allowing communication between the PC and the payment device over the internet.
- Ensure firewall settings allow access to iPOS System's URL and port details for the solution to work effectively.

### SCENARIO 2: Card Token Storage and Additional Sales

**Business Need:** ISVs want to store card tokens and run additional sales on their own CRM/register application without involving the payment device.

**Recommended Integration Approach:**

- Utilize iPOSpays powered devices to obtain card tokens and interface directly with the gateway using the "TransactAPI" to process additional sales.

### SCENARIO 3: Sending Payment Links to Customers

**Business Need:** ISVs need to send payment links to their customers.

**Recommended Integration Approach:**

- Implement the "Hosted Payment Page - HPP" API in addition to SPIn to request a payment URL from iPOSpays. Send this URL to cardholders and use the status check API for payment tracking.

### SCENARIO 4: Tip Adjust, Pre-Auth Completion & Settlement

**Business Need:** ISVs want to perform operations including tip adjustment, completion of pre-authorization, or settlement on their own CRM/register application without involving the payment device.

**Recommended Integration Approach:**

- Use iPOSpays powered devices to obtain card tokens and implement the "TransactAPI" for performing ticket, settlement, and tip adjustment.

**SCENARIO 5: Android Tablet-Based Solutions**

**Business Need:** ISVs have applications running on Android tablets and require external payment devices for accepting payments.

**Recommended Integration Approach:**

- Utilize the SPIn Specification to wake up the payment device from ISV's application. Set up payment device to accept payment requests via cloud (internet) or local LAN.

**SCENARIO 6: Tap-to-Pay SDK for Contactless Payments**

**Business Need:** ISVs prefer not to use external payment devices and want to accept payments directly on their tablets or mobile app using Tap-on-Phone SDK.

**Recommended Integration Approach:**

- Sign a 3-party NDA with the Tap-on-Phone service provider and use the SDK to accept contactless EMV payments directly within the ISV application.

**SCENARIO 7: Deep Linking SDK for Standalone Payments**

**Business Need:** ISVs want to accept standalone payments on their tablets and are open to installing a payment application alongside their ISV application.

**Recommended Integration Approach:**

- Use the Deep Linking SDK to invoke the payment application and accept standalone payments when needed.

**SCENARIO 8: Sending Payment Link with Contactless Payments**

**Business Need:** ISVs want to send payment links to customers in addition to accepting in-person contactless payments.

**Recommended Integration Approach:**

- Use Tap-on-Phone or Deep Linking SDK for contactless payments and integrate with TransactAPI to send payment links to customers.

**SCENARIO 9: Accepting Non-Contactless Cards**

**Business Need:** ISVs want to accept non-contactless cards and provide a QR code option for payments.

**Recommended Integration Approach:**

- Use Tap-on-Phone or Deep Linking SDK to invoke the payment application. Enable the QR code option for cardholders to scan and complete payments on their device.

**SCENARIO 10: ISV Solution on Payment Device**

**Business Need:** ISVs want to run their application on a payment device, alongside the payment application.

**Recommended Integration Approach:**

- Use the "Internal SPIn" SDK when a non-gateway solution is preferred or the ISV application has limitations preventing the use of deep linking. This SDK allows ISV solutions and payment applications to coexist on the same device.

**SCENARIO 11: Cash Register Application on Standalone PC with No Internet Connectivity**

**Business Need:** ISVs operate a cash register application on a standalone Windows/Linux PC with no internet connectivity. They require interfacing with a payment device, the PIN pad.

**Recommended Integration Approach:**

- Local Mode Integration: Utilize the SPIn protocol in XML format through HTTP POST calls or JSON payloads using RESTful APIs. The PC and the payment device communicate over the local LAN.

## Conclusion

Integrating payment solutions for ISVs can vary based on specific business needs and technical requirements. iPOS Systems offers a range of SDKs and APIs to facilitate these integrations. Carefully select the integration approach that aligns with your business model and capabilities.

For detailed technical documentation and guidance on specific integration scenarios, please refer to the [resources provided by iPOSpays](#).

For inquiries and support, please contact iPOS Systems.

## Frequently Asked Questions – FAQs

### 1. Why do ISVs need to integrate with payment devices?

ISVs integrate with payment devices to enable their applications to accept payments, enhance customer experiences, and streamline transaction processing.

### 2. Can I accept payments directly on Android tablets without external payment devices?

Yes, you can use the Tap-on-Phone SDK to accept contactless payments directly on Android tablets without the need for external payment devices.

### 3. How can I handle non-contactless card payments and provide a QR code option?

You can use the Tap-on-Phone or Deep Linking SDK to invoke the payment application and enable the QR code option for cardholders to scan and complete payments on their device.

### 4. Can I customize the payment page to match my brand's look and feel?

Yes, you can use the “Hosted Payment Page - HPP” API with the customization section to tailor the payment page to your brand's specifications.

### 5. What is GHPP, and when should I use it?

GHPP, or Generic Hosted Payment Page, is a solution for adding a payment button to your application with minimal coding. It's suitable for merchants who don't have extensive web development resources.

### 6. Do you offer a solution for integrating with shopping carts like Shopify or Magento?

Unfortunately, we do not provide a solution for integrating with shopping carts like Shopify or Magento. You may need to explore other options or custom integrations for these platforms.

### 7. Where can I find detailed technical documentation for integration?

Detailed technical documentation for specific integration scenarios can be found on iPOSpays' portal. You should refer to the provided resources for in-depth guidance.